

Abstract

A credit card sized universal card that a user may transform at will into a credit card, ATM card, employee access card, and/or any other conventional magnetic-stripe type card. To prevent the card from being used by anyone other than its owner, a security test may be presented
5 each time the user tries to transform the universal card. The security test may involve, for example, electronically comparing the user's fingerprint with the owner's fingerprint. A database may be generated containing the fingerprints of the owners of universal cards.

668060-1181660